

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lori Ann Neeb
Debtor

Case No. 24-01501-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 26, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:

Recip ID	Recipient Name and Address
db	+ Lori Ann Neeb, 2 Ridgewood Drive, Bloomsburg, PA 17815-7818
5624709	+ Berwick Hospital, 701 East 16th St., Berwick, PA 18603-2397
5624710	+ Berwick Hospital Center, 701 East 16th St., Berwick, PA 18603-2397
5624720	+ Geisinger, PO Box 983154, Boston, MA 02298-3154
5624726	+ NASA Federal Credit Union, 4705 Queensbury Road, Riverdale, MD 20737-1920
5624731	#+ Scott & Associates, P.C., 6 Kacey Ct., Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5626616	+ Email/Text: rnewhart@columbiapa.org	Sep 26 2024 18:41:00	COLUMBIA COUNTY TAX CLAIM BUREAU, 11 W MAIN ST, PO BOX 380, BLOOMSBURG, PA 17815-0380
5624711	+ EDI: CAPITALONE.COM	Sep 26 2024 22:36:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5624712	+ Email/Text: rnewhart@columbiapa.org	Sep 26 2024 18:41:00	Columbia County Tax Claim Bureau, PO Box 380, 11 West Main St., Almedia, PA 17815-1702
5624714	+ EDI: WFNNB.COM	Sep 26 2024 22:36:00	Comenity Bank, 3075 Loyalty Circle, PO Box 182789, Columbus, OH 43218-2789
5624713	+ EDI: WFNNB.COM	Sep 26 2024 22:36:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5624715	+ EDI: PHINGENESIS	Sep 26 2024 22:36:00	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
5624716	EDI: DISCOVER	Sep 26 2024 22:36:00	Discover Bank, PO Box 15316, Att: CMS/Prod Develop, Wilmington, DE 19850
5624717	+ Email/Text: data_processing@fin-rec.com	Sep 26 2024 18:41:00	Financial Recovery Services, Inc., PO Box 21405, Saint Paul, MN 55121-0405
5624718	+ EDI: BLUESTEM	Sep 26 2024 22:36:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5624719	+ EDI: AMINFOFP.COM	Sep 26 2024 22:36:00	First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
5624721	EDI: JEFFERSONCAP.COM	Sep 26 2024 22:36:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
5624722	EDI: JPMORGANCHASE	Sep 26 2024 22:36:00	JPMorgan Chase Bank, 301 N. Walnut St., Floor 09, Wilmington, DE 19801

5624723	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 26 2024 18:43:15	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
5624725	^ MEBN	Sep 26 2024 18:35:05	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
5624724	^ MEBN	Sep 26 2024 18:35:24	Mariner Finance, 5802 E. Virginia Beach Blvd, Norfolk, VA 23502-2483
5624727	Email/Text: bankruptcies@penncredit.com	Sep 26 2024 18:41:00	PennCredit, 2800 Commerce Drive, Harrisburg, PA 17110
5624728	Email/Text: Bankruptcy.Notices@pnc.com	Sep 26 2024 18:41:00	PNC Bank, 300 5th Avenue, Pittsburgh, PA 15222
5624729	EDI: PRA.COM	Sep 26 2024 22:36:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
5624732	+ EDI: SYNC	Sep 26 2024 22:36:00	Synchrony Bank, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5624733	+ Email/Text: jcissell@bankofmissouri.com	Sep 26 2024 18:41:00	The Bank of Missouri, 216 W 2nds St. TBOM Milestone, Dixon, MO 65459-8048

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5624749	*+	Berwick Hospital, 701 East 16th St., Berwick, PA 18603-2397
5624750	*+	Berwick Hospital Center, 701 East 16th St., Berwick, PA 18603-2397
5624751	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5624752	*+	Columbia County Tax Claim Bureau, PO Box 380, 11 West Main St., Almedia, PA 17815-1702
5624754	*+	Comenity Bank, 3075 Loyalty Circle, PO Box 182789, Columbus, OH 43218-2789
5624753	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5624755	*+	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
5624756	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, PO Box 15316, Att: CMS/Prod Develop, Wilmington, DE 19850
5624757	*+	Financial Recovery Services, Inc., PO Box 21405, Saint Paul, MN 55121-0405
5624758	*+	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5624759	*+	First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
5624760	*+	Geisinger, PO Box 983154, Boston, MA 02298-3154
5624761	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
5624762	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMorgan Chase Bank, 301 N. Walnut St., Floor 09, Wilmington, DE 19801
5624763	*+	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
5624765	*+	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
5624764	*+	Mariner Finance, 5802 E. Virginia Beach Blvd, Norfolk, VA 23502-2483
5624766	*+	NASA Federal Credit Union, 4705 Queensbury Road, Riverdale, MD 20737-1920
5624767	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, PennCredit, 2800 Commerce Drive, Harrisburg, PA 17110
5624768	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 300 5th Avenue, Pittsburgh, PA 15222
5624769	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
5624730	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
5624770	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
5624771	*+	Scott & Associates, P.C., 6 Kacey Ct., Suite 203, Mechanicsburg, PA 17055-9237
5624772	*+	Synchrony Bank, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5624773	*+	The Bank of Missouri, 216 W 2nds St. TBOM Milestone, Dixon, MO 65459-8048

TOTAL: 0 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

Information to identify the case:

Debtor 1

Lori Ann Neeb

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2174

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:24-bk-01501-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lori Ann Neeb

9/26/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.